

IN THE CIRCUIT COURT FOR THE SIXTH JUDICIAL CIRCUIT  
IN AND FOR PINELLAS COUNTY, FLORIDA  
CIVIL DIVISION

U.S. BANK NATIONAL ASSOCIATION, AS  
TRUSTEE FOR RESIDENTIAL ASSET  
MORTGAGE PRODUCTS, INC.,  
MORTGAGE ASSET-BACKED PASS-  
THROUGH CERTIFICATES, SERIES  
2005-EFC72006-R2

Plaintiff(s),

REF: 10-003260-CI  
UCN:

v.

KRISTI S. HILL; UNKNOWN SPOUSE OF  
KRISTI S. HILL N/K/A KEITH ALLEN;  
MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS,  
INCORPORATED AS NOMINEE FOR  
EQUIFIRST CORPORATION; UNKNOWN  
TENANT(S)

Defendant(s).

FILED  
ST. PETERSBURG BRANCH  
2014 OCT 27 PM 12:07  
KEN BURKE  
CLERK OF CIRCUIT COURT

CONSENT UNIFORM FINAL JUDGMENT OF FORECLOSURE

THIS MATTER was heard before the Court on the Final Judgment of Foreclosure of Plaintiff, U.S. Bank National Association, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2005-EFC7 on October 27, 2014. After consideration of all evidence presented, this Court rules as follows:

IT IS ADJUDGED that:

1. Plaintiff has submitted a Certificate of Compliance with Foreclosure Procedures in compliance with Administrative Order 2013-026 and 2014-049 or any subsequent Administrative Order.
2. VALUE OF CLAIM: At the initiation of this action, in accordance with section 28.241(1)(a)2.b., Florida Statutes, Plaintiff estimated the amount in controversy of the claim to be \$135,801.81. In accordance with section 28.241(1)(a)2.c., Florida Statutes, the Court identifies the actual value of the claim to be \$204,814.63, as set forth below. For any difference between the estimated amount in controversy and the actual value of the claim that requires the filing fee to be adjusted, the Clerk shall adjust the filing fee. In determining whether the filing fee needs to be adjusted, the following graduated filing fee scale in section 28.241(1)(a)2.d., Florida Statutes, controls:

\$400	Value of claim less than or equal to \$50,000 with 5 defendants or less
\$905	Value of claim greater than \$50,000 but less than \$250,000 with 5 defendants or less

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NOTE TO CLERK  
Please docket as follows:  
UFJB

CLERK

\$1,905	Value of claim \$250,000 or greater with 5 defendants or less
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If an excess filing fee was paid, the Clerk shall provide a refund of the excess fee. If an additional filing fee is owed, the Plaintiff shall pay the additional fee at least 24 hours prior to the judicial sale. If any additional filing fee owed is not paid prior to the judicial sale, the Clerk shall cancel the judicial sale without further order of the Court.

3. The following amounts are due and owed to the Plaintiff:

Principal due on the note secured by the mortgage foreclosed:	\$135,801.81
Interest on the note and mortgage from 10/01/09 to 10/27/2014	\$39,599.43
Late charges	\$1,930.60
Escrow advances	\$14,014.01
Taxes for the year(s) of 2013	\$1,222.96
Hazard Insurance premiums	\$2,071.58
Appraisals/BPO	\$307.00
Property Preservation	\$200.00
Property Inspections	\$190.25
Prior Servicer Fees	\$7,036.88
<b>SUBTOTAL</b>	<b>\$202,374.52</b>
Additional costs:	
Skip Trace	\$100.00
Military Search	\$10.00
<b>SUBTOTAL</b>	<b>\$202,484.52</b>
Attorney's fees based upon a FLAT FEE of \$585.00	\$2,335.00
Based upon 10.0 hours at \$75.00 per hour	
Less: Undisbursed escrow funds	
Less: Unearned insurance premiums	
Less: Suspense Balance	(\$1.89)
<b>TOTAL SUM</b>	<b>\$204,814.63</b>

4. The total sum in paragraph 3 will bear interest at the prevailing statutory interest rate of 4.75 percent per year from this date through December 31 of this current year. Thereafter, on January 1 of each succeeding year until the judgment is paid, the interest rate will adjust in accordance with section 55.03(3), Florida Statutes.

5. Plaintiff, whose address is c/o Ocwen Loan Servicing, LLC, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 USA, holds a lien for the total sum specified in paragraph 3 herein. The lien of the Plaintiff is superior in dignity to all rights, titles, interests, or claims of the Defendant(s) and all persons, corporations, or other entities claiming by, through, or under the Defendant(s), or any of them and the property will be sold free and clear of all claims of the Defendant(s), with the exception of any assessments that are superior pursuant to sections 718.116 and 720.3085, Florida Statutes. The Plaintiff lien encumbers the subject property located in Pinellas County, Florida, and described as:

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**LOT 4, BLOCK 32, DUNEDIN ISLES UNIT NO.1, ACCORDING TO THE  
MAP OR PLAT THEREOF AS RECORDED IN PLAT BOOK 20, PAGES  
34 THOROUGH 37, INCLUSIVE, OF THE PUBLIC RECORDS OF  
PINELLAS COUNTY, FLORIDA**

**Property Address: 1658 DOUGLAS AVENUE, DUNEDIN, FL 34698.**

6. If the total sum with interest at the rate described in paragraph 4 and all costs accrued subsequent to this judgment are not paid, the Clerk of Circuit Court shall sell the subject property at public sale on 11/12/14, 2014 to the highest bidder for cash, except as prescribed in Paragraph 7, in the following location:

✓ In an online sale at [www.pinellas.realforeclose.com](http://www.pinellas.realforeclose.com), beginning at 10 a.m. on the prescribed date.

after having first given notice as required by section 45.031, Florida Statutes. Plaintiff must arrange for publication of notice of sale in accordance with chapters 45 and 702, Florida Statutes. The Plaintiff must file the original Notice of Sale and Affidavit of Proof of Publication with the Clerk no later than 24 hours prior to the sale.

Plaintiff or Plaintiff's attorney may also cancel or reschedule the sale by filing a motion with the Court in accordance with Florida Rules of Civil Procedure, Form 1.996(b) and may seek to reschedule the sale to a later date.

7. Plaintiff shall advance all subsequent required costs of this action. Except for the fee to the Clerk, as provided in §45.035, Florida Statutes, and publishing costs supported by an affidavit, reimbursement or credit for such costs shall be by court order based upon a written motion and adjudication at a hearing with notice. If a third party bidder is the purchaser, the third party bidder must pay the documentary stamps attached to the certificate of title in addition to the bid.

8. If the Plaintiff incurs additional expenses subsequent to the entry of this final judgment but prior to the sale date specified in paragraph 6, Plaintiff may, by written motion served on all parties and adjudication at a hearing with notice, seek to amend this final judgment to include said additional expenses.

9. On the filing of the Certificate of Title, the Clerk shall distribute the proceeds of the sale, so far as they are sufficient, by paying: first, all of the Plaintiff's costs; second, documentary stamps affixed to the Certificate, unless the property is purchased by a third party bidder; third, Plaintiff's attorneys' fees; fourth, the total sum due to the Plaintiff, less the items paid, plus interest at the rate prescribed in paragraph 4 from this date to the date of the sale; and by retaining any remaining amount pending further Order of this Court.

10. On filing of the Certificate of Sale, Defendant(s) and all persons claiming under or against Defendant(s) since the filing of the Notice of Lis Pendens shall be foreclosed of all estate or claim in the property except as provided in the Protecting Tenants at Foreclosure Act of 2009 Pub. L. No. 111-22, 123 Stat. 1660, or as to claims or rights under chapter 718 or chapter 720, Florida Statutes, if any. On filing of the Certificate of Sale, Defendant's right of redemption as provided by section 45.0315, Florida Statutes shall be terminated.

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11. The Court finds, based upon the affidavits presented and upon inquiry of counsel for the Plaintiff, that 10.0 hours at \$75.00 per hour and a flat fee of \$585.00 for total amount of \$1,335.00 are reasonable and appropriate for the Plaintiff's counsel's attorney's fees. The Court finds that there are no reasons for either reduction or enhancement pursuant to *Florida Patient's Compensation Funds v. Rowe*, 472 So. 2d 1145 (Fla. 1985), and the Court therefore has awarded reasonable attorney's fees in the amount indicated in paragraph 3 of this Judgment.

12. **IMPORTANT INFORMATION PROVIDED** pursuant to section 45.031, Florida Statutes:

**IF THIS PROPERTY IS SOLD AT PUBLIC AUCTION, THERE MAY BE ADDITIONAL MONEY FROM THE SALE AFTER PAYMENT OF PERSONS WHO ARE ENTITLED TO BE PAID FROM THE SALE PROCEEDS PURSUANT TO THIS FINAL JUDGMENT.**

**IF YOU ARE A SUBORDINATE LIEN HOLDER CLAIMING A RIGHT TO FUNDS REMAINING AFTER THE SALE, YOU MUST FILE A CLAIM WITH THE CLERK NO LATER THAN 60 DAYS AFTER THE SALE. IF YOU FAIL TO FILE A CLAIM, YOU WILL NOT BE ENTITLED TO ANY REMAINING FUNDS.**

**IF YOU CANNOT AFFORD TO PAY AN ATTORNEY, YOU MAY CONTACT A LEGAL SERVICES OFFICE, SUCH AS: GULFCOAST LEGAL SERVICES, INC., 314 S. MISSOURI AVE., SUITE 109, CLEARWATER, FL 33756, (727) 443-0657 / COMMUNITY LAW PROGRAM, 501 FIRST AVE N., ROOM 519, ST. PETERSBURG, FL 33701, (727) 582-7480 / BAY AREA LEGAL SERVICE, INC., 4948 CENTRAL AVE., ST. PETERSBURG, FL 33704, (800) 625-2257 / BAY AREA LEGAL SERVICE, INC., 37718 MERIDIAN AVENUE, DADE CITY, FL 33532 (800) 625-2257 / BAY AREA LEGAL SERVICE, INC., 8406 MASSACHUSETTS AVE, STE B-2, NEW PORT RICHEY, FL 34653, (800) 625-2257 TO SEE IF YOU QUALIFY FINANCIALLY FOR THEIR SERVICES. IF THEY CANNOT ASSIST YOU, THEY MAY BE ABLE TO REFER YOU TO A LOCAL BAR REFERRAL AGENCY OR SUGGEST ANOTHER OPTION. IF YOU CHOOSE TO CONTACT ONE OF THESE SERVICES FOR ASSISTANCE, YOU SHOULD DO SO AS SOON AS POSSIBLE AFTER RECEIPT OF THIS NOTICE.**

13. Only the judgment owner will be allowed to credit bid. As assignment of the final judgment of foreclosure filed with the Clerk of the Circuit Court prior to the public sale will effectively transfer with it the right to credit bid at the sale. Court approval of the assignment of the final judgment is not required.

14. The filing of a Certificate of Sale by the Clerk gives certain property rights to the highest bidder. In order to assign those rights and have the Certificate of Title issued to a third party, the highest bidder must file a written conveyance made in accordance with §689.01 or §692.01, Fla. Stat., governing real estate transfers. Such conveyance must be filed with the Clerk prior to the issuance of the Certificate of Title. Neither the Court nor the Clerk will change a Certificate of Title based upon a conveyance filed after the Certificate of Title has been issued.

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15. Jurisdiction of this action is retained to enter further orders that are proper. The judgment is in rem only and not against any defendant personally. Plaintiff waives any deficiency or money judgment.

**DONE AND ORDERED** in St. Petersburg Pinellas County, Florida, on this 27<sup>th</sup> day of October, 2014.

  
HONORABLE PRESIDING JUDGE

COPIES FURNISHED TO:  
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PRIMARY E-MAIL: ESERVICECASTLE@GMAIL.COM

UNKNOWN SPOUSE OF KRISTI S. HILL N/K/A KEITH ALLEN  
1658 DOUGLAS AVENUE  
DUNEDIN, FL 34698

UNKNOWN TENANT(S)  
1658 DOUGLAS AVENUE  
DUNEDIN, FL 34698

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INCORPORATED AS  
NOMINEE FOR EQUIFIRST CORPORATION  
1901 E. VOORHEES STREET  
DANVILLE, IL 61834